SIGMA ACTUARIAL CONSULTING GROUP, INC.

Healthcare Entity Experience

SIGMA provides actuarial services to numerous large deductible and self-insured healthcare clients. We have experience with hospitals, physician groups, telemedicine providers, long-term care facilities, surgery centers, and other healthcare entities. In addition, SIGMA works extensively in the realm of non-profit organizations and provides actuarial analyses to several religious organizations and governmental entities with healthcare exposures.

Medical Professional / Hospital Liability Experience and Services

Our long-term engagement with healthcare entities has granted SIGMA with significant experience in analyzing medical professional liability (MPL) and hospital professional liability (HPL) risks. As such, we are highly proficient with handling occurrence-based coverages, claims-made coverages (including the associated tail liability implications), and the unique exposure base calculations related to these risks. Below are a few of SIGMA's actuarial capabilities in the healthcare sector:

- Loss Projections and Confidence Level Analyses
- Reserve Analyses and Opinions (both gross and net for relevant accounting guidelines)
- Captive Feasibility Reports (including Pro-forma Analyses)
- Loss Payout Schedules (including determination of short and long term liabilities)
- Allocation Analyses
- Letter of Credit Negotiations

In order to ensure we remain adept at analyzing healthcare related risks, SIGMA also monitors relevant legislative changes. Most recently, this work resulted in a published paper on the effect of legislative changes on captive actuarial analytics. One of the highlights of this article is a discussion on California AB35 and the potential analytical considerations. Please contact us to request a copy of this article.

The SIGMA Advantage

Founded in 1995, SIGMA Actuarial Consulting Group, Inc. is an independent property and casualty actuarial firm. We provide a full range of actuarial consulting services and serve as a resource for meeting any property/casualty actuarial need, such as:

- Estimating funding levels for insurance programs. An analysis of past and future liabilities is necessary to ensure proper financial reporting and program funding. Typically, these liabilities account for most of an insurance program's the total cost of risk.

- The development of both traditional and alternative insurance programs for entities of all sizes and types.

In addition to our actuarial consulting, we give clients complimentary access to SIGMA's RISK66 educational site. This portal contains recordings of our highly popular Lunch and Learn webinars, training videos, and resource library.

To review this material, register for a RISK66 educational license at the following link:
https://www.sigmaactuary.com/education

For examples of SIGMA's actuarial consulting work visit:
https://www.sigmaactuary.com/sample

Contact:

Al Rhodes
ACAS, MAAA
President & Senior Actuary
866.228.8279 x 202
AL@SIGMAactuary.com

L. Michelle Bradley
ACAS, MAAA, ARM, CERA
Consulting Actuary
866.228.8279 x 204
MB@SIGMAactuary.com